

**Nationwide Credit, Inc.**

PO BOX 26314  
LEHIGH VALLEY PA 18002-6314  
Monday-Friday 8:00 am-6:00 pm ET 1-877-653-7089

11AMP00011Y5P18

Account Number: XXXXXXXXX95003

Account Balance: \$8,922.60

Date: 12/01/2014

***Let Us Help You!***

Your outstanding balance with the above-referenced creditor is past due and has been referred to Nationwide Credit, Inc. for collection. The account balance as of the date of this letter is shown above.

We understand that the economic difficulties faced today are extremely stressful and we want to help lessen the stress of your debt obligation by offering you the opportunity to resolve this account now.

For your convenience, you can make a payment using any one of the options below:

**Pay Online:** [PayNow.SolveMyDebt.Com](#) NCI ID: 14335102845 and User ID: 547445.

**Pay by Mail:** PO BOX 26314 LEHIGH VALLEY PA18002-6314

**Pay by Phone:** Toll free at 1-877-653-7089.

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of the debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days after receiving this notice that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or obtain a copy of a judgment against you and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This communication is an attempt to collect a debt by a debt collector or consumer collection agency and any information obtained will be used for that purpose. American Express is required to file a form 1099C with the Internal Revenue Service for any cancelled debt of \$600 or more. Please consult your tax advisor concerning any tax questions. This demand for payment does not eliminate your right to dispute this debt or inquire for more information about this debt, as described in the previous paragraphs.

MAURICE RICO

A01A  
082214

\*\*\* Please See Reverse Side of This Letter for Important Consumer Information \*\*\*

Please Detach and Return this Stub in the Enclosed Envelope with your Check or Money Order - Make Sure the "Remit to" Address appears in the Window

**PERSONAL AND CONFIDENTIAL**  
PO BOX 26315  
LEHIGH VALLEY PA 18002-6315

00870



023/A01A/522/12/01/2014

ACCOUNT NO:	XXXXXXXXXX95003
ID NUMBER:	2845
BALANCE DUE:	\$8,922.60
AMOUNT ENCLOSED:	

Change of address: Print New Address on Back

**REMIT TO:**

**NATIONWIDE CREDIT, INC.**  
PO BOX 26314  
LEHIGH VALLEY PA 18002-6314

52898-02A15\*\*\*AUTO\*\*MIXED AADC 350  
Sara Badri  
905 6th St  
West Babylon NY 11704-4515

Case 2:15-cv-04349-JFB-CRB Document 1-1 Filed 07/24/15 Page 2 of 4 PageID #: 10  
THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR OR CONSUMER  
COLLECTION AGENCY AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

New York City Department of Consumer Affairs License Number: 0914159

**NOTE CHANGES ONLY**

FIRST NAME	[ ]										MI	[ ]		
LAST NAME	[ ]													
ADDRESS	[ ]													
[ ]														
CITY	[ ]										HOME PHONE	[ ]	[ ]	[ ]
STATE	[ ]	ZIP	[ ]	[ ]	[ ]	-	[ ]	[ ]	[ ]	WORK PHONE	[ ]	[ ]	[ ]	

**Nationwide Credit, Inc.**

PO BOX 26314  
LEHIGH VALLEY PA 18002-6314  
Monday - Friday 9 AM to 6 PM EST  
1-877-658-8518  
[myaccount.ncirm.com](http://myaccount.ncirm.com)

Account Number: XXXXXXXXXXXX7500

Account Balance: \$2,122.26

Date: 03/06/2015



We Want to Help You - Your Way!

Your outstanding balance with the above referenced creditor is past due and has been referred to Nationwide Credit, Inc. for collection. The Account Balance as of the date of this letter is shown above. The following options are available to help you resolve this account:

**Secure Online Portal:** [myaccount.ncirm.com](http://myaccount.ncirm.com) is available 24 hours a day to schedule payments, negotiate alternatives, manage your account and more!

Login using your NCI ID: **15065135244** and  
Password: Last four digits of your SSN

**Pay by Mail:** Send your check or money order to  
**NATIONWIDE CREDIT, INC.**

PO BOX 26314, LEHIGH VALLEY, PA 18002-6314  
Reference your NCI ID on your check or money order

**Pay by Phone:** Toll free 1-877-658-8518

**Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of the debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days after receiving this notice that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or obtain a copy of a judgment against you and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.**

We look forward to assisting you in resolving this account.

MAURICE RICO

Nationwide Credit, Inc.

**This communication is an attempt to collect a debt by a debt collector or consumer collection agency and any information obtained will be used for that purpose.**

➤ And More...



[myaccount.ncirm.com](http://myaccount.ncirm.com)

➤ 24-hour Access

➤ Make,  
Cancel or  
Reschedule  
a Payment

➤ Change your  
Contact  
Information

➤ Tell Us How  
You Would  
Like Us to  
Contact You

C13

063014/082614

\*\*\* Please See Reverse Side of This Letter for Important Consumer Information \*\*\*

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**PERSONAL AND CONFIDENTIAL**  
PO BOX 26315  
LEHIGH VALLEY PA 18002-6315

06482



006/C13/C13/03/06/2015

24-hour account access: [myaccount.ncirm.com](http://myaccount.ncirm.com)

54417-06A74\*\*\*AUTO\*\*MIXED AADC 750

Annamaria Patterson

66 Sunset Ave

Farmingdale NY 11735-5359

ACCOUNT NUMBER:	XXXXXXXXXXXX7500
NCI ID:	5244
ACCOUNT BALANCE:	\$2,122.26
AMOUNT ENCLOSED:	

Change of address: Print New Address on Back

**REMIT TO:**

**NATIONWIDE CREDIT, INC.**

PO BOX 26314

LEHIGH VALLEY PA 18002-6314

5244 7

New York City Department of Consumer Affairs License Number: 0914159

The State of New York Department of Financial Services requires NCI provide you with the following disclosure(s):

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C.

§ 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (i) the use or threat of violence;
- (ii) the use of obscene or profane language; and
- (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

**NOTE CHANGES ONLY**

FIRST NAME													MI	<input type="checkbox"/>		
LAST NAME																
ADDRESS																
CITY													HOME PHONE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
STATE	<input type="checkbox"/>	ZIP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	-	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	WORK PHONE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	